

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re:	§	
	§	
KEALEY, DUANE EDWARD	§	Case No. 09-09258
KEALEY, CHRISTINA ROSE	§	
	§	
Debtor(s)	§	

NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that Frances Gecker, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

Kenneth S. Gardner
219 S. Dearborn Street
7th Floor
Chicago, Illinois 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 10:30 AM on 08/21/2014 in Courtroom 644,

United States Courthouse
219 S. Dearborn Street
Chicago, Illinois 60604

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 07/22/2014

By: _____

Frances Gecker
325 N. LaSalle Street
Suite 625
Chicago, IL 60654

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: §
§
KEALEY, DUANE EDWARD § Case No. 09-09258
KEALEY, CHRISTINA ROSE §
§
Debtor(s) §

SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION

The Final Report shows receipts of \$ 90,109.85
and approved disbursements of \$ 52,587.30
leaving a balance on hand of¹ \$ 37,522.55

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payment to Date	Proposed Payment
Trustee Fees: Frances Gecker	\$ 7,000.89	\$ 0.00	\$ 7,000.89
Attorney for Trustee Fees: FRANKGECKER LLP	\$ 6,989.50	\$ 0.00	\$ 6,989.50
Attorney for Trustee Expenses: FRANKGECKER LLP	\$ 21.48	\$ 0.00	\$ 21.48
Accountant for Trustee Fees: ALAN D. LASKO & ASSOCIATES, P.C.	\$ 2,260.30	\$ 0.00	\$ 2,260.30
Accountant for Trustee Expenses: ALAN D. LASKO & ASSOCIATES, P.C.	\$ 18.20	\$ 0.00	\$ 18.20
Other: S. JEROME LEAVY & ASSOCIATES	\$ 30,000.00	\$ 30,000.00	\$ 0.00

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

Reason/Applicant	Total Requested	Interim Payment to Date	Proposed Payment
Other: S. JEROME LEAVY & ASSOCIATES	\$ 4,293.52	\$ 4,293.52	\$ 0.00

Total to be paid for chapter 7 administrative expenses \$ 16,290.37

Remaining Balance \$ 21,232.18

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 42,135.88 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 50.4 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000001	MIDLAND FUNDING LLC	\$ 1,629.23	\$ 0.00	\$ 820.97
000002	MIDLAND FUNDING LLC	\$ 10,298.07	\$ 0.00	\$ 5,189.18
000003	MIDLAND FUNDING LLC	\$ 7,827.35	\$ 0.00	\$ 3,944.18
000004	DISCOVER BANK	\$ 2,010.21	\$ 0.00	\$ 1,012.94
000005	PORTFOLIO RECOVERY ASSOCIATES, LLC	\$ 707.80	\$ 0.00	\$ 356.66

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000006	DUANE ROBERT KEALEY AND BARBARA KEALEY	\$ 19,663.22	\$ 0.00	\$ 9,908.25

Total to be paid to timely general unsecured creditors \$ 21,232.18

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE

Prepared By: /s/Frances Gecker

Chapter 7 Trustee

Frances Gecker
325 N. LaSalle Street
Suite 625
Chicago, IL 60654

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Certificate of Notice Page 5 of 6
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Duane Edward Kealey
 Christina Rose Kealey
 Debtors

Case No. 09-09258-PSH
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1

User: mhenley
 Form ID: pdf006

Page 1 of 2
 Total Noticed: 21

Date Rcvd: Jul 23, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 25, 2014.

db #+Duane Edward Kealey, 13628 Royal Ct #803, Crestwood, IL 60445-1748
 jdb #+Christina Rose Kealey, 13628 Royal Ct #803, Crestwood, IL 60445-1748
 aty S Jerome Levy, S Jerome Levy & Associates PC, One East Wacker Drive, Twenty-Fifth Floor,
 Chicago, IL 60601
 13668353 +Carmax, PO Box 440609, Kenneshaw, GA 30160-9511
 13668364 +Chase Pampered Chef, PO Box 15298, Wilmington, DE 19850-5298
 13668354 +Credit Management LD, 4200 International Pkwy, Carrollton, TX 75007-1912
 19351405 +Duane Robert Kealey and Barbara Kealey, 300 Ash Parkway, Westville, Indiana 46391-9747
 13668356 +Fashion Bug/SOANB, 1103 Allen DR, Milford, OH 45150-8763
 13668359 Kohls/Chase, N56 W 17000 Rdigewood DR, Menomonee Falls, WI 53051
 13668360 LVNV Funding LLC (Seras), PO Box 69227, The Lakes, NV 88901-6922
 19931759 Midland Funding LLC, By its authorized agent Recoser, LLC, 25 SE 2nd Ave, Suite 1120,
 Miami, FL 33131-1605
 18741549 ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
 (address filed with court: Portfolio Recovery Associates, LLC, c/o Ameritech, POB 41067,
 Norfolk VA 23541)
 13668362 Radio Shack/CBSB, PO Box 689182, Des Moines, IA 50368
 13663572 +Retail Services, PO Box 15521, Wilmington, DE 19850-5521
 13668363 Tech Credit Union, 10951 Broadview, Crown Point, IN 46307

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

18354032 E-mail/PDF: rmscedi@recoverycorp.com Jul 24 2014 00:31:20 Capital Recovery III LLC,
 c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
 13668355 E-mail/PDF: mrdiscen@discoverfinancial.com Jul 24 2014 00:32:44 Discover Financial,
 PO Box 3008, New Albany, OH 43054
 18359116 E-mail/PDF: mrdiscen@discoverfinancial.com Jul 24 2014 00:32:44 Discover Bank,
 DB Servicing Corporation, PO Box 3025, New Albany OH 43054-3025
 13668357 +E-mail/PDF: gecsed@recoverycorp.com Jul 24 2014 00:31:13 GEMB/JC Penney, PO Box 960090,
 Orlando, FL 32896-0090
 13668358 E-mail/PDF: gecsed@recoverycorp.com Jul 24 2014 00:32:11 GEMB/Walmart, PO Box 960024,
 Orlando, FL 32896-0024
 19931761 E-mail/PDF: rmscedi@recoverycorp.com Jul 24 2014 00:32:21
 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,
 Miami, FL 33131-1605

TOTAL: 6

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty Frank/Gecker LLP
 13668361 NCO Fin/22BP

TOTALS: 2, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court
 immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 25, 2014

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0752-1

User: mhenley
Form ID: pdf006

Page 2 of 2
Total Noticed: 21

Date Rcvd: Jul 23, 2014

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 22, 2014 at the address(es) listed below:

Frances Gecker on behalf of Accountant Alan D. Lasko fgecker@fgllp.com,
fgecker@ecf.epiqsystems.com;zzielinski@fgllp.com;csmith@fgllp.com
Frances Gecker fgecker@fgllp.com,
fgecker@ecf.epiqsystems.com;zzielinski@fgllp.com;csmith@fgllp.com
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov
Zane L Zielinski on behalf of Trustee Frances Gecker zzielinski@fgllp.com,
csmith@fgllp.com;dortiz@fgllp.com;ccarpenter@fgllp.com

TOTAL: 4